

FIG.1 PRIOR ART

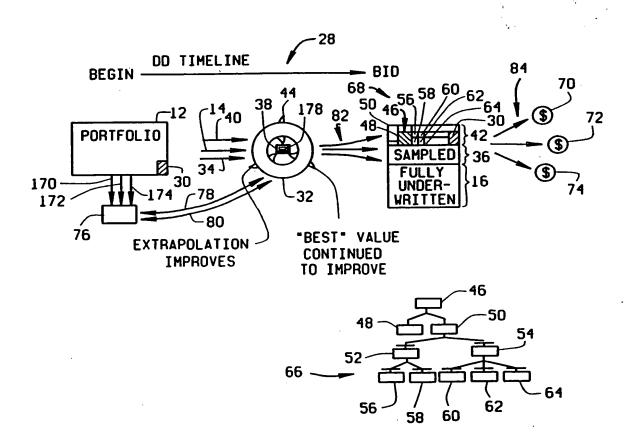
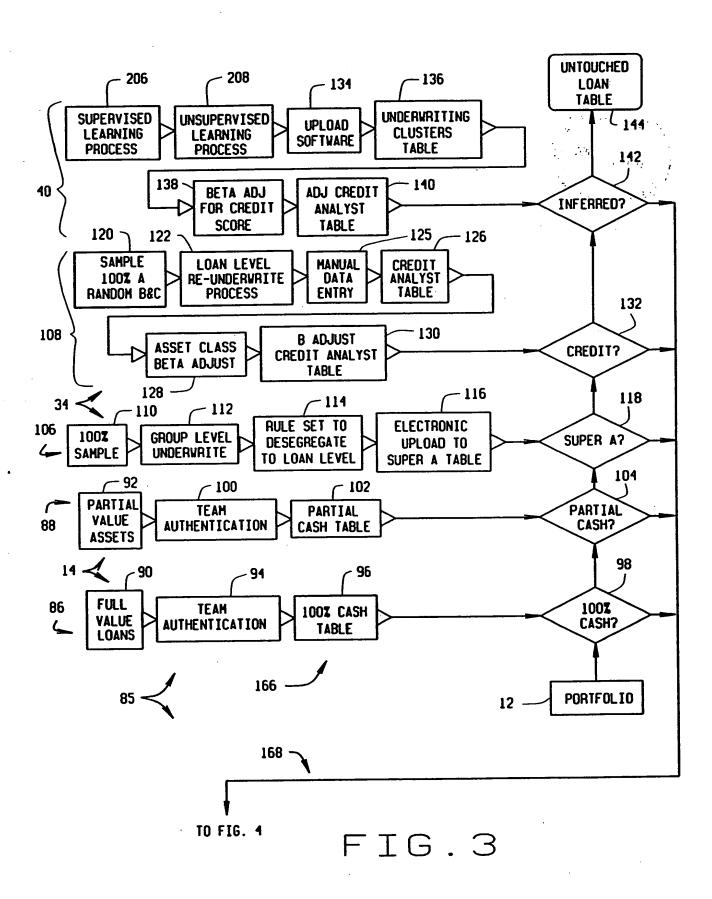
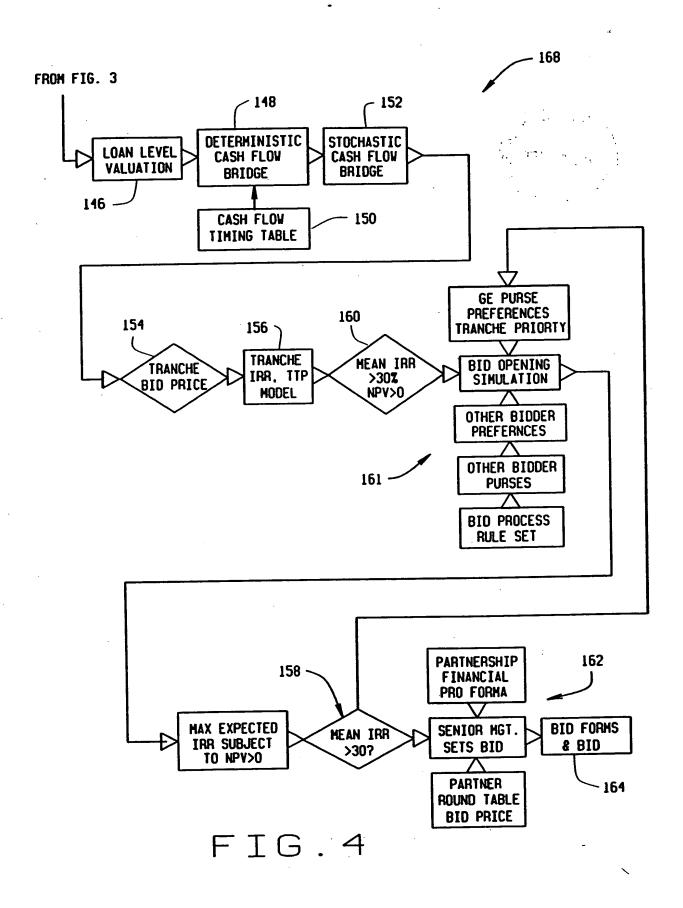
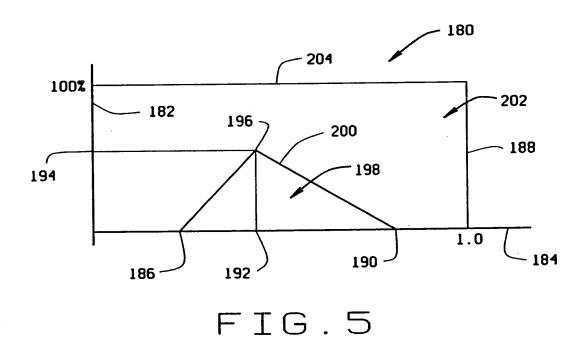


FIG.2







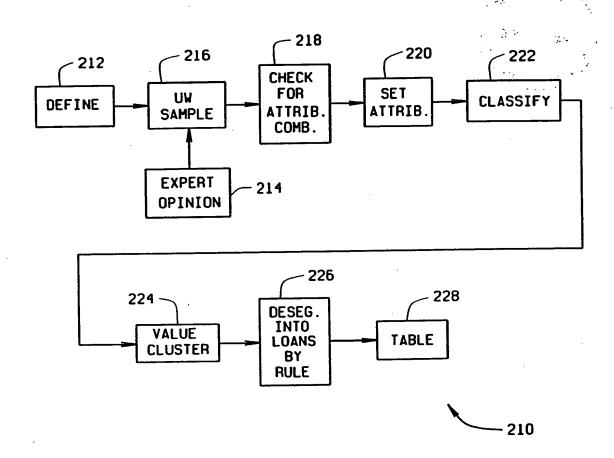


FIG.6

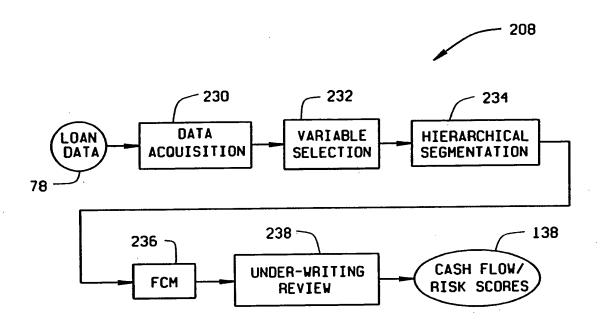


FIG.7

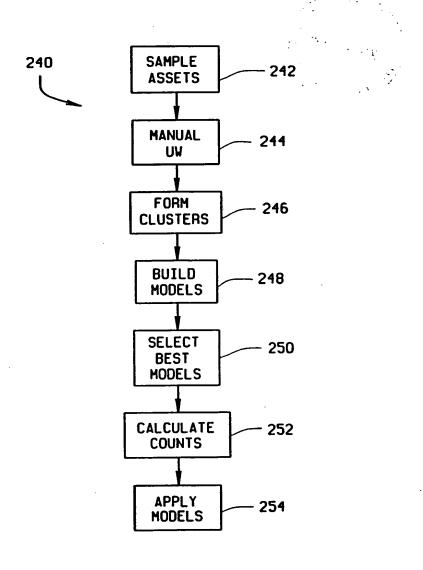
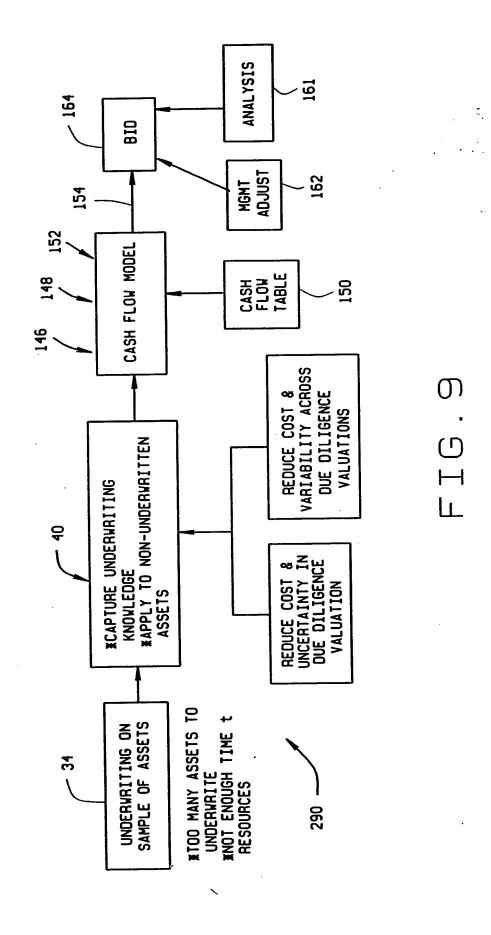
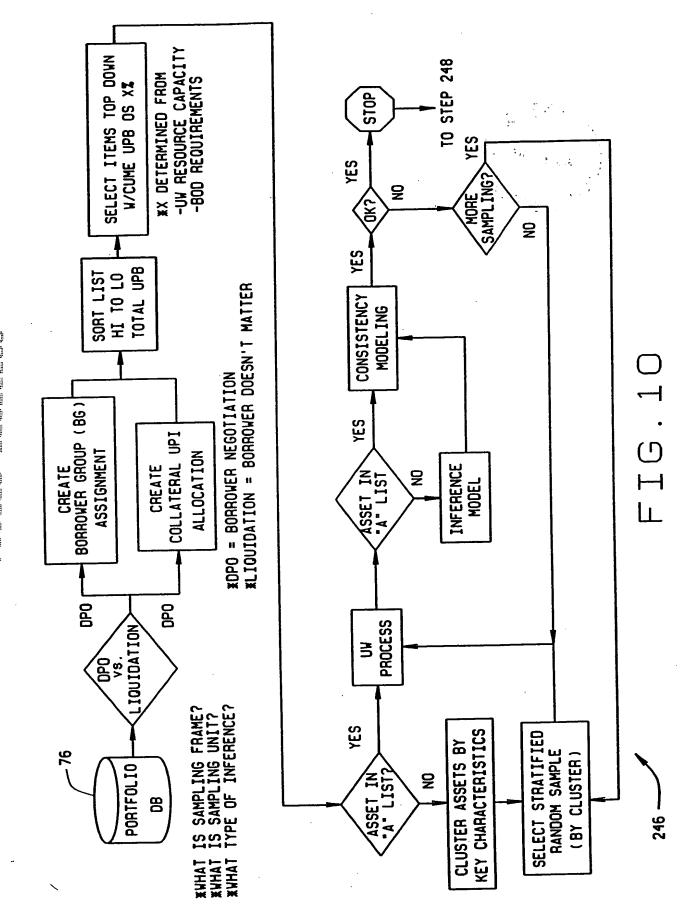


FIG.8





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MODEL 4	×	×		×	×		×		×	×	/	\	L 4 MODEL	8	24	4	13	13		15	24	11	15	20	
**************************************	×	×		×	×	×			×	×	/	_	EL 3 MODEL	13	29	<u> </u>	5 6	11		11	59	4	10	5	
MODEL 2				×	×	×	×		×	×	(* :	ASSE 1S DOEL 2 MODEL		25	۷	2	15		13	22	æ	6	16	
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LOAN SECURED	(YES, NO)	YES = 1, ELSE = 0
LOAN TYPE (REV	(REVOLVING, NON-REVOLVING) REVOLVING = 1 ELSE 0	REVOLVING = 1 ELSE 0
LAST PAYMENT (0,	(O, 250 MM)	0 IF LAST PAYMENT = 0 ELSE 1
NOTICE OF DEFAULT SENT		PRIOR TO JUN 97 EQUALS 1 ELSE O
ORIGINAL MATURITY DATE		PRIOR TO JUN 97 EQUALS 1 ELSE O
SYNDICATED LOAN (YES	(YES, NO)	YES = 1, ELSE = 0
LOAN GUARANTEED (YE	(YES, NO. NAV)	YES = 1, ELSE = 0
COLLECTION SCORE (0,	(0, 1)	
LIEN POSITION (-1	(-1, 0, 1)	1 IF LIEN POSITION = 1 ELSE 0
CURRENT UPAID BALANCE/ORIGINAL BALANCE (0, 2.9)	2.9)	NORMALIZED TO (0, 1)
LAST PAYMENT TO INTEREST/LAST PAYMENT (0,	(0, 1)	

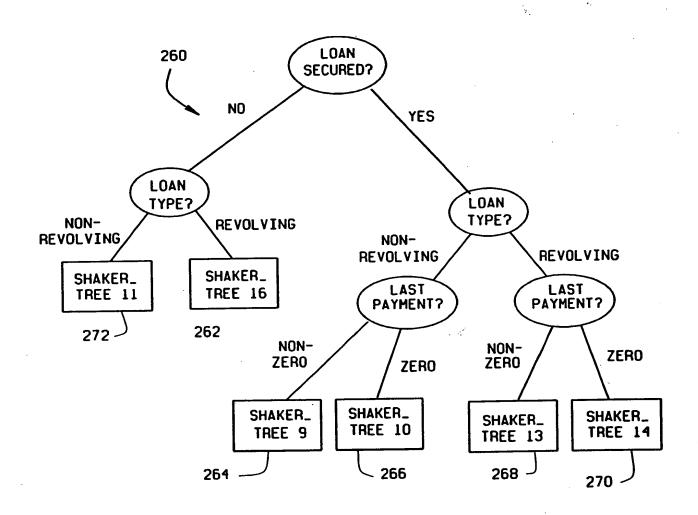


FIG. 13

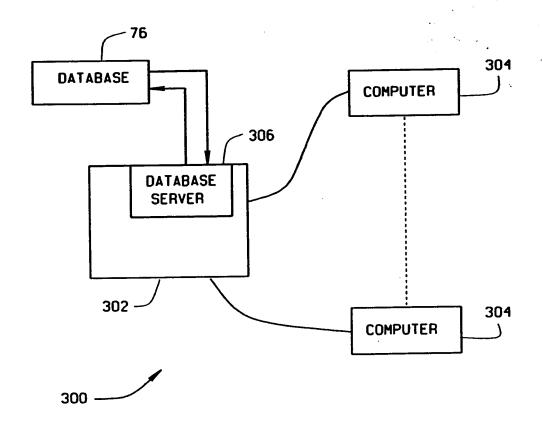


FIG. 14